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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/673,751	09/29/2003	Wealthy Desai	9400-57	1479

39072 7590 04/14/2009

AT&T Legal Department - MB

Attn: Patent Docketing

Room 2A-207

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Bedminster, NJ 07921

EXAMINER

GRAHAM, CLEMENT B

ART UNIT

PAPER NUMBER

3696

MAIL DATE

DELIVERY MODE

04/14/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/673,751

Applicant(s)

DESAI, WEALTHY

Examiner

Clement B. Graham

Art Unit

3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period **will** apply and **will** expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply **will**, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 May 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-26,28-31,34-37 and 39-42 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-26,28-31,34-37 and 39-42 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date: _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

1. In view of the Appeal Brief filed on 11/10/08 PROSECUTION IS HEREBY REOPENED. New grounds of rejections are set forth below.

To avoid abandonment of the application, appellant must exercise one of the following two options:

- (1) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply under 37 CFR 1.113 (if this Office action is final); or,
- (2) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental appeal brief, but no new amendments, affidavits (37 CFR 1.130, 1.131 or 1.132) or other evidence are permitted. See 37 CFR 1.193(b)(2).

2. Claims 1-26, 28-31, 34-37, 39-42 remained pending in this Application.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-26, 28-31, 34-37, 39-42, are rejected under 35 U.S.C. 103(a) as being unpatentable over Fadden et al (Hereinafter Fadden U.S Pub: 2002/0147648 A1) in view of Cohen et al (Hereinafter Cohen U.S Pub: 2004/0064404A1).

As per claims 1-2, Fadden discloses a method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a member sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, wherein the customer sales information is based on the external credit rating information. (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieving external credit rating information associated

with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization; and sending the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information. wherein the customer sales information is based on the external credit rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 3, Fadden discloses wherein the terminal and the CSIPC server communicate via a public switched telephone network (PSTN) (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 4, Fadden discloses wherein the terminal and the CSIPC server communicate via the Internet (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 5, Fadden discloses wherein the customer sales information is sent from the CSIPC server to the terminal as a textual and/or graphical message (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 6, Fadden discloses further comprising displaying the textual and/or graphical message on a display of the terminal (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 7, Fadden discloses wherein:

a) the request includes a first customer identifier corresponding to the customer, b) the method further comprises associating the first customer identifier with a second customer identifier using the CSIPC server; and c) the step of retrieving the external credit information includes providing the second customer identifier to the ECRA system (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 8, Fadden discloses wherein the first customer identifier is a telephone number (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 9, Fadden discloses wherein the customer sales information includes the name of the customer (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 10, Fadden discloses wherein:

a) the method further comprises retrieving internal customer information associated with the customer by the business organization from a database of the CSIPC server; and b) the customer sales information is also based on the internal customer information (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 11, Fadden discloses wherein the internal customer information includes payment history information (See column 3 para 0032 and column 2 para

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0025-0027 and column 8 claims 32 and 33).

As per claim 12, Fadden discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 13, Fadden discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 14, Fadden discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 15, Fadden discloses wherein:

a) the terminal is a wireless communication device and the request is sent to the CSIPC server using a wireless signal, b) the request includes a telephone number corresponding to the customer c) the method further comprises associating the telephone number with a customer identifier using the CSIPC server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach the step of retrieving the external credit information includes providing the customer identifier to the ECRA system e) the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the CSIPC server; and f) the customer sales information is also based on the payment history information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data

processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include the step of retrieving the external credit information includes providing the customer identifier to the ECRA system e) the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the CSIPC server; and f) the customer sales information is also based on the payment history information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 16, Fadden discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 17, Fadden discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 18, Fadden discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 18, Fadden discloses wherein the requester is a sales representative for a vendor of business directory advertisements, and further comprising offering to sell the customer a business directory advertisement (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 20, Fadden discloses including authenticating the member of the business organization to confirm that the member is authorized to access the customer

sales information (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 21, Fadden discloses a method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server(See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieving customer rating information associated with the customer using the CSIPC server; and c) sending the customer sales information to the wireless communication device from the CSIPC server using a wireless signal wherein the customer sales information is based on the external credit rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieving customer rating information associated with the customer using the CSIPC server; and c) sending the customer sales information to the wireless communication device from the CSIPC server using a wireless signal wherein the customer sales information is based on the external credit rating information taught by Cohen in order to locate and

update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 22, Fadden discloses wherein the wireless communication device and the CSIPC server communicate via a public switched telephone network (PSTN) (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 23, Fadden discloses wherein the wireless communication device and the CSIPC server communicate via the Internet (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 24, Fadden discloses a method for providing customer sales information, the method comprising:

a) sending a request for customer sales information from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number(see column 1 para 0013 and 0015 and column 2 para 0035 and column 3 para 0040 and 0046 and column 6 claim 1 and 22)

Fadden fail to explicitly teach retrieving customer rating information associated with the telephone number using the CSIPC server; and sending the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieving customer rating information associated with the telephone number using the CSIPC server; and sending the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 25, Fadden discloses wherein the customer sales information includes the name of a customer associated with the telephone number in a database of the CSIPC server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 26, Fadden discloses a method for providing customer sales information, the method comprising:

a) sending a request for customer sales information associated with a customer from a requester to a customer sales information processing and communication (CSIPC) server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieving customer rating information associated with the customer using the CSIPC server; and automatically determining a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and d) sending the sales term to the requester from the CSIPC server.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieving customer rating information associated with the customer using the CSIPC server; and automatically determining a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and d) sending the sales term to the requester from the CSIPC server taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 28, Fadden discloses wherein the credit rating information includes an external credit rating from an external credit rating agency (ECRA) system. (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 29, Fadden discloses wherein:

a) the method further comprises retrieving internal customer information associated with the customer by a business organization associated with the CSIPC server from a database of the CSIPC server and b) the customer rating information includes the internal customer information (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 30, Fadden discloses wherein the internal customer information includes payment history information (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 31, Fadden discloses wherein the credit rating information further includes an external credit rating from an external credit rating agency (ECRA) system (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

As per claim 34, Fadden discloses a system for providing customer sales information, the system comprising:

a) a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization; and
b) a terminal that is remote from the CSIPC server and operable to send a

request for customer sales information associated with a customer from a member sales representative of the business organization to the CSIPC server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) c) wherein the CSIPC server is configured to receive the request from the terminal (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system, wherein the ECRA system is not associated with the organization and send the customer sales information to the terminal wherein the customer sales information is based on the external credit rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system, wherein the ECRA system is not associated with the organization and send the customer sales information to the terminal wherein the customer sales information is based on the external credit rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 35, Fadden discloses a system providing customer sales information, the system comprising:

- a) a customer sales information processing and communication (CSIPC) server associated with a business organization and b) a wireless communication device

operable to send a request for customer sales information associated with a customer from a member of the business organization to the CSIPC server using a wireless signal c) wherein the CSIPC server is configured to receive the request from the wireless communication device (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieve customer rating information associated with the customer using the CSIPC server and send the customer sales information to the wireless communication device using a wireless signal, wherein the customer sales information is based on the customer rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieve customer rating information associated with the customer using the CSIPC server and send the customer sales information to the wireless communication device using a wireless signal, wherein the customer sales information is based on the customer rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 36, Fadden discloses a system for providing customer sales information, the system comprising:
a customer sales information processing and communication (CSIPC) server associated with a business organization, wherein the CSIPC server is configured to:
receive a request for customer sales information associated with a customer from a

member of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieve customer rating information associated with the telephone number; and send the customer sales information to the terminal, wherein the customer sales information is based on the customer rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieve customer rating information associated with the telephone number; and send the customer sales information to the terminal, wherein the customer sales information is based on the customer rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 37, Fadden discloses a system for providing customer sales information, the system comprising:
a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization, wherein the CSIPC server is configured to (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) receive a request from a sales representative of the business organization for customer sales information associated with a customer (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach retrieve customer rating information associated with the customer automatically determine a sales term, wherein the sales term is based on the customer rating information; and send the sales term to the sales representative wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include retrieve customer rating information associated with the customer automatically determine a sales term, wherein the sales term is based on the customer rating information; and send the sales term to the sales representative wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 39, Fadden discloses a computer program product for providing customer sales information, the computer program product comprising:
a computer readable storage medium having computer readable program code embodied in the medium(See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) the computer readable program code comprising:
a) computer readable program code configured to send a request for customer sales information associated with a customer from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a

terminal that is remote from the CSIPC server(See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach computer readable program code configured to retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization and c) computer readable program code configured to send the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include computer readable program code configured to retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization and c) computer readable program code configured to send the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 40, Fadden discloses a computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium(See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) the computer readable program code comprising:

a) computer readable program code configured to send a request for customer sales information associated with a customer from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server and computer readable program code configured to send the customer sales information to the wireless communication device from the CSIPC server using a wireless signal.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server and computer readable program code configured to send the customer sales information to the wireless communication device from the CSIPC server using a wireless signal taught by Cohen in order to locate and

update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 41, Fadden discloses a computer program product for providing customer sales information, the computer program product comprising: a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising: a) computer readable program code configured to receive a request for customer sales information sent from a member sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33).

Fadden fail to explicitly teach computer readable program code configured to retrieve customer rating information associated with the telephone number using the CSIPC server and computer readable program code configured to send the customer sales information to the terminal from the CSIPC server wherein the customer sales information is based on the external credit rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include computer readable program code configured to retrieve customer rating information associated with the telephone number using the CSIPC server and computer readable program

code configured to send the customer sales information to the terminal from the CSIPC server wherein the customer sales information is based on the external credit rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

As per claim 42, Fadden discloses a computer program product for providing customer sales information, the computer program product comprising:
a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:
a) computer readable program code configured to receive a request for customer sales information associated with a customer sent from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) computer readable program code configured to send the sales term to the requester sales representative from the CSIPC server (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (See column 3 para 0032 and column 2 para 0025-0027 and column 8 claims 32 and 33) .

Fadden fail to explicitly teach computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server and computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information.

However Cohen discloses the system includes a central data processing facility which is connectable to national credit repositories through dedicated data links. The central data processor requests credit information on an applicant from one or more of the repositories, generates a credit report, and transmits the report to the requesting

user (i.e., customer). Requests and reports are transmitted via a communications system or network. If data is inputted from more than one repository, the central data processing facility eliminates duplicated data, selects the best data if there are conflicts, and merges the remaining data into a single report. (see column 2 para 0011).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Fadden to include computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server and computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information taught by Cohen in order to locate and update selected records from a remotely located databases and remotely coding records in debtor credit card account databases.

Conclusion

RESPONSE TO ARGUMENTS

5. Applicant's arguments filed 5/22/08 has been fully considered but they are moot in view of new grounds of rejections.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/THOMAS A DIXON/
Supervisory Patent Examiner, Art Unit 3696

CG

April 12, 2009